

Certificate Number: 14912-PAE-DE-028008319

Bankruptcy Case Number: 15-16986



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 3, 2016, at 1:54 o'clock PM EDT, James Citro completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 3, 2016 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor

Certificate Number: 14912-PAE-DE-028008320

Bankruptcy Case Number: 15-16986



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 3, 2016, at 1:54 o'clock PM EDT, Deirdre Citro completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 3, 2016 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor